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6119093.pn.	1

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L6: Entry 1 of 1

File: USPT

Apr 21, 1998

DOCUMENT-IDENTIFIER: US 5742775 A

**** See image for Certificate of Correction ****

TITLE: Method and apparatus of creating financial instrument and administering an adjustable rate loan system

Brief Summary Text (49):

The present invention provides a means of assuring the borrower's ability to pay its contractual obligations under the loan agreement. For the lender, the system is designed to provide a method of compensating the lender within a range above the rate on government securities of similar term to that remaining on the financial instrument. Only in an event which would increase borrower insolvency could the rate paid by the borrower be less than the rate on government securities of similar term. To compensate for this possibility, when the borrower's activities are generating profits, the system provides a means of increasing the rate of interest paid to the lender.

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